



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Discussion Paper on Capital Raising Avenues for Primary (Urban) Co-operative Banks

The Banking Regulation (Amendment) Act, 2020 has enabled certain capital related provisions such as issuance of special shares, issuance of shares at a premium, etc., which are new to the co-operative banking sector. The Report of the Expert Committee on Primary (Urban) Co-operative Banks (the Expert Committee), chaired by Shri. N.S. Vishwanathan, former Deputy Governor, RBI, had provided broad guiding principles on these provisions through its recommendations. Thereafter, a Working Group was constituted in RBI to *inter alia* operationalise the recommendations of the Expert Committee on these newly enabled capital related provisions.

Subsequently, as a part of the [Statement on Developmental and Regulatory Policies released on Oct 09, 2024](#), RBI had proposed to issue a [Discussion Paper \(DP\)](#) on Capital Raising Avenues for Primary (Urban) Co-operative Banks based on the recommendations of the Working Group. Accordingly, RBI has today released the DP which proposes capital raising avenues for UCBs.

The feedback on specific issues discussed in the DP may be submitted through the link under the '[Connect 2 Regulate](#)' Section available on the RBI's website by July 15, 2025.

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(Puneet Pancholy)
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